

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: CHARLES A. HAYES, III	§	Case No. 5:18-bk-04040
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/26/2018.
- 2) The plan was confirmed on 10/08/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/03/2020, 01/05/2023.
- 5) The case was completed on 09/29/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,958.00.
- 10) Amount of unsecured claims discharged without full payment: \$96,831.29.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 32,343.32	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 32,343.32</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 9,900.35	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,470.50	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 11,370.85</b>
Attorney fees paid and disclosed by debtor(s):	\$ 3,651.10	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LISA M. DORAN, ESQUIRE	Lgl	0.00	10,831.35	13,551.45	9,900.35	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	2,795.91	0.00	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	57,838.53	0.00	0.00	0.00
UGI UTILITIES, INC.	Uns	4,336.67	4,336.67	0.00	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	123,193.50	119,714.92	0.00	0.00	0.00
BAYVIEW LOAN SERVICING	Sec	40,648.53	40,648.53	0.00	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	76,366.30	76,366.30	0.00	0.00	0.00
WYOMING VALLEY SANITARY	Sec	249.35	352.85	0.00	0.00	0.00
COMMONWEALTH OF	Pri	0.00	1,196.72	1,059.00	1,059.00	0.00
COMMONWEALTH OF	Uns	0.00	1,196.72	214.24	214.24	0.00
LUZERNE COUNTY TAX CLAIM	Sec	11,994.03	11,994.03	14,938.80	14,938.80	0.00
LUZERNE COUNTY TAX CLAIM	Sec	13,741.27	13,741.27	0.00	0.00	0.00
LUZERNE COUNTY TAX CLAIM	Sec	193.11	193.11	240.60	240.60	0.00
LUZERNE COUNTY TAX CLAIM	Sec	10,713.54	10,713.54	0.00	0.00	0.00
LUZERNE COUNTY TAX CLAIM	Sec	11,320.16	11,320.16	0.00	0.00	0.00
LUZERNE COUNTY TAX CLAIM	Sec	2,505.02	2,505.02	3,120.00	3,120.00	0.00
LUZERNE COUNTY TAX CLAIM	Sec	10,229.09	10,229.09	0.00	0.00	0.00
LUZERNE COUNTY FLOOD	Sec	1,400.00	1,662.51	0.00	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
INTERNAL REVENUE SERVICE	Pri	0.00	1,304.32	1,320.00	1,320.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	1,304.32	79.83	79.83	0.00
DALLAS AREA MUNICIPAL	Sec	13,705.86	15,938.64	0.00	0.00	0.00
CHARLES HAYES, JR.	Sec	7,000.00	NA	NA	0.00	0.00
DOM-REI-LUZERNE CTY DRS	Pri	1,266.00	NA	NA	0.00	0.00
ATTORNEY MICHAEL A.	Uns	200.00	NA	NA	0.00	0.00
BOROUGH OF EDWARDSVILLE	Uns	784.42	NA	NA	0.00	0.00
CHARLES HAYES, JR.	Uns	9,300.00	NA	NA	0.00	0.00
CITY OF WILKES-BARRE	Uns	353.14	NA	NA	0.00	0.00
COMMONWEALTH OF PA	Uns	1,291.73	NA	NA	0.00	0.00
JUNE HAYES	Uns	77,847.67	NA	NA	0.00	0.00
NEWPORT TOWNSHIP SEWER	Uns	422.50	NA	NA	0.00	0.00
PITTSTON CITY SEWER	Uns	200.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,180.00	NA	NA	0.00	0.00
VERIZON	Uns	211.96	NA	NA	0.00	0.00
WILKES-BARRE SEWER	Uns	176.57	NA	NA	0.00	0.00
WYOMING VALLEY SEWER	Uns	5,157.37	NA	NA	0.00	0.00
LISA HAYES	Pri	0.00	NA	NA	0.00	0.00
LISA M. DORAN, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 18,299.40	\$ 18,299.40	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 18,299.40	\$ 18,299.40	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,379.00	\$ 2,379.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 2,379.00	\$ 2,379.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 294.07	\$ 294.07	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 11,370.85	
Disbursements to Creditors	\$ 20,972.47	
<b>TOTAL DISBURSEMENTS:</b>		\$ 32,343.32

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/07/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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